

## Claims

What is claimed is:

- Sub B1
1. A system for providing financial payment advice specifically tailored to an individual's economic situation, comprising:
    - an interactive user application running on a computer, said computer having a display operatively connected to said computer;
    - a first graphical user interface (GUI) displayed on said display of said computer, said first GUI comprising one or more descriptive icons, said descriptive icons representing one or more financial situations;
    - a second GUI displayed on said display of said computer, said second GUI comprising one or more questions; and
    - a processor, said processor operative to generate negotiation and financial payment advice in response to answers to said one or more questions, said advice displayed on said display.
  2. The system of claim 1 wherein said computer operates within a network, said network comprising a plurality of file servers, said file servers comprising a plurality of databases.
  3. The system of claim 1 wherein said system is operable to generate advice on negotiation strategies for interacting with said individual.
  4. The system of claim 1 wherein said second GUI comprises at least one of predetermined questions and predetermined answers to said predetermined questions.

5. The system of claim 1 wherein said second GUI further comprises a window for displaying said advice together with said questions.

6. The system of claim 1 wherein said second GUI further comprises one or more descriptive icons.

7. The system of claim 1 wherein said second comprises means for specifying the type of said advice generated by said system.

8. In a computer system comprising a CPU, RAM and a display, a method of providing financial payment advice specifically tailored to an individual's economic situation, comprising the steps of:

retrieving said individual's account information;

displaying said account information on a first graphical user interface (GUI) on said display;

retrieving strategy data in response to the selection of a descriptive icon, said descriptive icon representing one financial situation, where said descriptive icon is displayed as part of said first GUI;

displaying a second GUI on said display, said second GUI comprising one or more questions;

processing answers to questions generated by said system in response to said selection of said descriptive icon, said questions related to said financial situation;

retrieving financial payment advice data related to said answers to said questions;

and

displaying said financial payment advice on said display.

9. The method of claim 8 further comprising the step of generating advice on negotiation strategies for interacting with said individual.

10. The method of claim 8 further comprising the step of displaying said advice together with said questions.

11. A method for providing financial payment advice specifically tailored to an individual's economic situation, comprising the steps of:

obtaining information related to said individual's financial account;

classifying said individual's economic situation;

selecting a descriptive icon, said descriptive icon representing one financial situation, where said descriptive icon is displayed on a first graphical user interface (GUI) displayed on a display of a computer;

obtaining answers to questions offered in response to said selection of said descriptive icon, said questions displayed on said first GUI where said questions are related to said financial situation;

inputting said answers to said questions; and

requesting financial payment advice based on at least said answers to said questions.

12. The method of claim 11 further comprising the step of specifying the type of said advice generated by said system.

13. A system for providing financial payment advice specifically tailored to an individual's economic situation, comprising:

an interactive user application running on a computer, said computer having a display operatively connected to said computer,

a graphical user interface (GUI) displayed on said display of said computer, said GUI comprising one or more descriptive icons, said descriptive icons representing one or more financial situations;

means for inputting into said system information specific to said individual;

means for generating financial payment advice based at least in part on said information specific to said individual; and

means for displaying said advice.

14. The system of claim 13 further comprising means for generating advice on negotiation strategies for interacting with said individual.

15. The system of claim 13 further comprising means for specifying the type of said advice generated by said system.

16. The system of claim 13 further comprising means for further refining said advice.